

Our Ref: 25153-014  
S/N: 10/752,396  
Information Disclosure Statement

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Luis Eduardo Gutierrez-Sheris

Examiner: TBA

Group Art Unit: 3629

Serial No.: 10/752,396

Filed: January 6, 2004

For: MONEY-TRANSFER TECHNIQUES

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

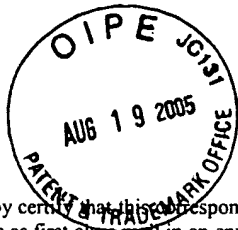
In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicant is filing this Information Disclosure Statement and the accompanying form PTO-1449 with a copy of the prior art therein identified. Such prior art has come to applicant's attention by being cited in an office action in the corresponding European Application.

Since no office action has issued on the merits, no fee is believed due. If, however, the Commissioner deems a fee is due, the Commissioner is authorized to charge deposit account no. 03-3415.

Respectfully submitted,

Mark Montague  
Reg. No. 36,612

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed: Commissioner of Patents P.O. Box 1450, Alexandria, VA 22313-1450, on

August 16, 2005

Date of Deposit

Mark Montague

Attorney

Signature

August 16, 2005

Date of Signature

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.

